

Fill in this information to identify the case:

Debtor 1 NAYA RENEE DARBY
 Debtor 2 _____
 (Spouse, if filing) _____
 United States Bankruptcy Court for the: EASTERN District of PA
 Case Number 18-15700 MDC (State)

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: FREEDOM MORTGAGE CORPORATION Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account: 4080

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No.
☐ Yes. Date of last notice: _____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates Incurred	Amount
1. Late Charges		(1) \$ _____
2. Non-sufficient funds (NSF) fees		(2) \$ _____
3. Attorney fees	08/29/2019 (Notice of Payment Change) 08/30/2019 (Motion for Relief)	\$50.00 (3) \$850.00
4. Filing fees and court costs	08/30/2019 (MFR Filing)	(4) \$181.00
5. Bankruptcy/Proof of claim fees		(5) \$ _____
6. Appraisal/Broker's price opinion fees		(6) \$ _____
7. Property inspection fees		(7) \$ _____
8. Tax advances (non-escrow)		(8) \$ _____
9. Insurance advances (non-escrow)		(9) \$ _____
10. Property preservation expenses. Specify: _____		(10) \$ _____
11. Other. Specify: _____		(11) \$ _____
12. Other. Specify: _____		(12) \$ _____
13. Other. Specify: _____		(13) \$ _____
14. Other. Specify: _____		(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.
See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Mario J. Hanyon, Esquire
Signature

Date September 30, 2019

Print: Mario J. Hanyon, Esq., Id. No.203993
First Name Middle Name Last Name

Title _____

Company Phelan Hallinan Diamond & Jones, LLP

Address 1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

Contact Phone 215-563-7000

Email mario.hanyon@phelanhallinan.co
m

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	
NAYA RENEE DARBY	:	BK. No. 18-15700 MDC
	:	
Debtor	:	
	:	Chapter No. 13
FREEDOM MORTGAGE CORPORATION	:	
	:	
Movant	:	Document No.
	:	
v.	:	
NAYA RENEE DARBY	:	
	:	
Respondent	:	
	:	

ORDER

AND NOW, this day of , 2019, upon consideration of the NOTICE OF POST-PETITION FEES, EXPENSES AND CHARGES filed by FREEDOM MORTGAGE CORPORATION (movant) at Document No. _____ in the above-captioned bankruptcy case,

It is hereby **ORDERED** that *on or before twenty-one (21) days from the date the Notice of Post-Petition Fees, Expenses and Charges* was docketed, the Debtor(s) or Debtor's counsel shall file, either:

an **AMENDED CHAPTER 13 PLAN**;

a **DECLARATION** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or

an **OBJECTION** to the *Notice of Mortgage Payment Change* as stated, following which time the Court will schedule a hearing on the matter.

The failure to timely file an Objection shall result in the allowance of the post-petition fees, expenses and charges without further order, notice or hearing.

MAGDELINE D. COLEMAN,
Bankruptcy Judge

Phelan Hallinan Diamond And Jones, LLP

1617 JFK Boulevard, Suite 1400
 Philadelphia, PA 19103
 (215) 563-7000
 23-2301814
 2200149

Invoice Date: 08/30/2019

Submitted To: Freedom Mortgage
 907 Pleasant Valley Avenue
 Mount Laurel, NJ 08054

Invoice Number: 1927312
 Current Status: **REQUIRES SERVICER REVIEW**
 Sequence Number: [REDACTED]
 I.E. Batch ID: [REDACTED]
 Order Number: N/A

Loan Number: [REDACTED]
 Loan Type: FHA
 Investor: GNMA
 Investor Number:
 Bankruptcy Case Number: 1815700
 Vendor's File Number: [REDACTED]
 Borrower's Name: NAYA RENEE DARBY
 Property Address: 1 E WINDERMERE TER
 LANSDOWNE, PA 19050

Date Created: 08/30/2019
 Date Submitted: 08/30/2019
 Date Posted:
 Date Paid:
 Created By: asalomone
 Paid from Account (Check No.):

BANKRUPTCY - CHAPTER 13

Please send our office a check in the amount indicated below. The Bankruptcy Fees and Costs listed below may be recoverable from the borrower if a Notice of Fees, Expenses and Charges is filed in the Bankruptcy Case pursuant to Federal Rules of Bankruptcy
 Status Reason Description: Invoice submitted with 1 Exception(s).

Item Code	Item Description	Related Dates	R	Qty	Qty Type	Rate	Adjustment	Total
1 21178	Attorney Fee - BK - Payment Change Notification	Completed: 08/29/2019	N	1.00	Flat	\$50.00	\$0.00	\$50.00
NOTES: NOTICE OF PAYMENT CHANGE (Unrecoverable)								

Total Bankruptcy - Chapter 13 Fees: \$50.00

Grand Total: \$50.00

▼ **H** 08/30/2019 UP1 * MFR13 PREPARATION OF MOTION ... F U \$850.00

PREPARATION OF MOTION FOR RELIEF FROM THE AUTOMATIC STAY (),
Description: TELEPHONE CONVERSATIONS WITH CLIENT, NEGOTIATIONS WITH COUNSEL,
ATTEND HEARING. (ORDER BY DEFAULT)

Fee/Disb: F - Fee

Account: ESCR7

Recover Type: U - Unrecoverable

Bankruptcy #: 18-15700

Fee/Cost Request: N - APPROVAL NOT NEEDED

PHDJ Check #: NOT REQUESTED

Supporting Docs: 08/30/2019 08:32 PM SYS PP - ELECTRONIC RECEIPT OF MOTION FOR RELIEF

09/03/2019 02:53 AM UP1 PW - BK MOTION FOR RELIEF (TIME-STAMPED)

▼ **H** 08/30/2019 UP1 * BKMOT MOTION FILING COST USBK D U \$181.00

Description: MOTION FILING COST

Payee: U.S. BANKRUPTCY COURT

Fee/Disb: D - Disbursement

Reason Code: FIBR

Recover Type: U - Unrecoverable

Account: ESCR7

Fee/Cost Request: N - APPROVAL NOT NEEDED **Bankruptcy #:** 18-15700

PHDJ Check #: NOT REQUESTED

Payment Method: VISA-8566 **Transaction Date:** 09/03/2019 **Transaction Amount:** \$181.00 **Transaction Reference:** 21745112
exp:03/2021

Supporting Docs: 08/30/2019 08:32 PM UP1 CB - BKMOT2016 PA BACKUP
 08/30/2019 08:32 PM SYS PP - ELECTRONIC RECEIPT OF MOTION FOR RELIEF

09/03/2019 02:53 AM UP1 PW - BK MOTION FOR RELIEF (TIME-STAMPED)

09/04/2019 04:37 AM UP1 PP - RECEIPT FOR BK (PACER) PAYMENT